

Provident Mutual Life Insurance Co. Reply Mail

By Vince McDermott (# 1787)

I just gained access to a small lot of perfin covers. An analysis of the covers provides a reason for some of the confusion that perfin collectors run into when trying to match perfin patterns, postmarks, and return addresses. It also gives a partial explanation for the Simionscu situation.

There are 38 covers, covering the period 1951 to 1958. Except for two, all carried common three cent stamps. One, cancelled on Aug 20, 1958, had four cents postage, due to the postage rate increase. The second, cancelled in 1953, carried six cents postage for no obvious reason. All the covers were the same size and type (window envelopes, letter size), except for five. Four had an address with no window (three of these were from 1951). There was also one #10 business envelope (see right).



Most of the envelopes had the return address of the Provident Mutual Life Insurance Company of Philadelphia. Several were addressed to Ernest H. Perkins (General Agent of that company) in Albany, NY. There were no other addressees, but, when the Provident return address was not preprinted, a few had other return addresses. There was no

correspondence in any of the envelopes. Most were slit on both sides, indicating action by a clerk to take out checks.

There was quite a bit of duplication of perfins in this lot. Most were from familiar large organizations, such as NYC, GE, Univ. of Illinois, etc. One I have not identified, perhaps because of missing pins. There are no known perfins for the Provident Mutual Life Insurance Company of Philadelphia and none of the perfins on the covers fits that company. (There is a perfin [P 127] for the Provident Life and Trust Company of Philadelphia, but that doesn't show up anywhere. I don't know if the companies are related.)



Anyway, here is the way I see it: Ernest H. Perkins was a general agent for the Provident Mutual Life Insurance Company of Philadelphia, based in Albany. The company sent out remittance envelopes to companies which had policies. Some of them were self-addressed; most had pre-printed return addresses. A number of the companies they dealt with used perfins. Those companies applied their own corporate perfins to the envelopes and sent them back to Provident. Result: confusion for perfin collectors. I'm sure there are more examples of this type of action (like Simionscu).

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Lot 338

